What is claimed is:

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- 1. A fiberglass insulation binder composition comprising a polycarboxy polymer, a polyhydroxy crosslinking agent, a mineral oil dust suppressing agent, a surfactant selected from the group consisting of cationic surfactants, amphoteric surfactants, nonionic surfactants, and mixtures thereof, and sufficient water to provide a mixture comprising up to 98 wt-% water based on the total weight of solids in the mixture.
- 2. The fiberglass insulation binder composition of claim 1, wherein the surfactant is a 10 nonionic surfactant selected from the group consisting of: ethylene oxide and propylene oxide condensates which include straight and branched chain alkyl and alkaryl polyethylene glycol and polypropylene glycol ethers and thioethers; alkylphenoxypoly(ethyleneoxy)- ethanols having alkyl groups containing 7 to 18 carbon atoms and having 4 to 240 ethyleneoxy units; polyoxyalkylene derivatives of hexitol; partial long-chain fatty acids esters; condensates of 15 ethylene oxide with a hydrophobic base formed by condensing propylene oxide with propylene glycol; sulfur containing condensates prepared by condensing ethylene oxide with higher alkyl mercaptans or with alkylthiophenols wherein the alkyl group contains 6 to 15 carbon atoms; ethylene oxide derivatives of long-chain carboxylic acids or oleic acids or mixtures of acids; ethylene oxide derivatives of long-chain alcohols; and ethylene oxide/propylene oxide 20 copolymers.
 - 3. The fiberglass insulation binder composition of claim 2, wherein the surfactant is an ethoxylated 2,4,7,9-tetramethyl-5-decyn-4,7-diol surfactant.
- 25 4. The fiberglass insulation binder composition of claim 1, wherein the polycarboxy polymer is a polyacrylic acid polymer.
 - 5. A process for producing a fiberglass insulation binder comprising the steps of preparing a mixture of a polycarboxy polymer, a polyhydroxy crosslinking agent, a mineral oil dust suppressing agent, a surfactant selected from the group consisting of cationic surfactants, amphoteric surfactants, nonionic surfactants, and mixtures thereof, and sufficient water to

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provide a mixture comprising up to 98 wt-% water based on the total weight of solids in the mixture, and blending the mixture to form a polymeric composition useful as a fiberglass insulation binder.

- 5 6. The process of claim 5, wherein the amount of surfactant employed ranges from about 0.01 to about 10 weight percent based on the total weight of binder solids.
 - 7. The process of claim 6, wherein the amount of surfactant employed ranges from about 0.2 to about 5 weight percent based on the total weight of binder solids.
 - 8. The process of claim 5, wherein a pre-mixture containing the polymer and crosslinking agent comprises about 50 to 60 wt-% water.
- 9. The process of claim 5, further comprising the step of adding a hydrolyzed silane15 coupling agent to the mixture.
 - 10. The process of claim 9, wherein the weight of hydrolyzed silane coupling agent added is from 0.01 to 10 wt-% based upon the weight of the mixture.
- 20 11. The process of claim 1, wherein the weight of mineral oil dust suppressing agent added is up to 20 wt-% based upon the weight of the mixture.
 - 12. The process of claim 5, wherein the polycarboxy polymer is a polyacrylic acid polymer.
- 25 13. The product of the process of claim 5.

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- 14. A process for manufacturing a fiberglass insulation product, comprising:
- (a) applying onto a fiberglass substrate, a binder composition comprising a polycarboxy polymer, a polyhydroxy crosslinking agent, a mineral oil dust suppressing agent, a surfactant selected from the group consisting of cationic surfactants, amphoteric surfactants, nonionic

surfactants, and mixtures thereof, and sufficient water to provide a mixture comprising up to 98 wt-% water based on the total weight of solids in the mixture and

- (b) curing the treated fiberglass substrate.
- 5 15. The process of claim 14, wherein curing is carried out in a curing oven at a temperature from 200°C to 350°C for 30 seconds to 3 minutes.
 - 16. The product of the process of claim 14.
- 10 17. A process for manufacturing a fiberglass insulation product, comprising:
 - (a) supplying melted glass to a fiber forming device;
 - (b) blowing said melted glass downwardly within a forming chamber of said forming device to attenuate glass fibers;
 - (c) applying the binder composition of claim 1 onto said glass fibers;
- (d) depositing said glass fibers onto a foraminous forming conveyor within said forming chamber;
 - (e) gathering and forming said glass fibers into a mat on said conveyor using a vacuum drawn through said mat from below said forming conveyor, wherein residual heat contained in said glass fibers and said vacuum volatizes said water; and
- 20 (f) curing the mat so treated.
 - 18. The process of claim 17, wherein curing is carried out in a curing oven at a temperature from 200°C to 350°C for 30 seconds to 3 minutes
- 25 19. The product of the process of claim 17.